



BANKING CLOSURES IN THE FINANCIAL SERVICES INDUSTRY

News of bank closures continues to plague the financial services arena. With the mounting confusion, we wanted to reassure you your funds are safe and that credit unions remain the best choice when it comes to providing safety and soundness of operation, security for your financial assets, and commitment to meeting your financial needs.

Please understand the impacted banks were heavily leveraged in high-risk deposits. GHFCU prides itself on our sound financial management practices. We are considered well capitalized by the NCUA and have a long track record of financial stability, a record we've earned by a steadfast adherence to strict internal controls, processes, and procedures. We are proud of this history because operating in a safe and sound manner is the very thing that enables us to provide you with the products and services you need to reach your financial goals. Further, all credit union accounts are insured up to at least \$250,000 by the National Credit Union Administration (NCUA), a U.S. government agency.

Jim Nussle, the CEO of the Credit Union National Association, said recently, "The bank failure, while having no connection to credit unions, does emphasize how the credit union difference MAKES a difference for consumers. As not-for-profit financial cooperatives, every credit union's priority is their members - the people who own the credit union. We work towards financial well-being for all, and our actions show it. With people's financial security and success as our priorities - credit unions don't take unnecessary risks with those same people's money because every single dollar belongs to our members."

WE'VE GOT THE KEYS TO YOUR NEXT ADVENTURE!

Summer is in full swing, and we've got the keys to your outdoor fun. Whether you're taking to the water for a boating excursion or nestling in the woods to glamp for a while, we can help with an adventure loan*!

RV/Camper, Boat & Motorcycle Loans

- Competitive loan rates
- Easy, flexible terms
- New, used & refinancing deals available

Get the keys to your summertime adventure at the credit union. Visit gaheritagefcu.org to apply for your RV, boat, or motorcycle loan today.

** All loans subject to credit approval. See credit union for full details.*



SPRUCING UP YOUR HOME THIS SUMMER?

Do you have an ever-growing list of home improvement projects you want to tackle? A Home Equity Line of Credit loan (HELOC) may help you spruce up your home this summer! You can borrow against the equity you've built up in your home to increase its worth even more.

Home Equity Line of Credit*

- Tap into your line of credit repeatedly as you need funds.
- Take advantage of our flexible terms.
- Enjoy competitive rates and affordable payment plans.

Contact GHFCU to access personalized local service, and learn about your options!

HELOC funds are not limited to home improvement!

HELOC funds can be used to fund just about any expense. Pay for your next vacation, consolidate debt, fund an emergency repair, the choice is up to you!

[Learn more about a HELOC today!](#)

**Rates and terms vary depending on loan-to-value ratio, credit evaluation and underwriting requirements. This is a variable rate loan product. The interest rate you are charged may increase after the loan is closed. All Credit Union loan programs, rates, terms and conditions are subject to credit approval and may change at any time without notice. NMLS #446248*



SUMMER MORE WITH VISA®!

When you apply for a VISA® credit card* at the credit union, you can do more, see more, experience more...SUMMER MORE. Make the most of the season with these great card benefits.

- Competitive rates
- No transaction fees
- No annual fee
- No minimum finance charges
- Online account management and payments
- 24-hour cardholder assistance by phone
- Rewards points

Summer more this year. [Apply for your VISA card today!](#)



** All loans subject to credit approval.*

LET YOUR SAVINGS BLOOM!

Want to earn high dividend rates and watch your savings bloom? By opening a share certificate with just \$500 you can earn great rates AND watch your money grow.

Visit the credit union or call 912.236.4400 to learn more!

**A minimum deposit of \$500 required for share certificates. Rates subject to change. Account will automatically renew at maturity at the current rate set by the credit union. Withdrawals prior to maturity will be subject to penalty. Fees may reduce earnings on the account.*



GHFCU POTENTIAL MERGER ANNOUNCEMENT

We are excited to announce the Boards of Directors of Georgia Heritage Federal Credit Union and G.P.A. Credit Union are pursuing the possibility of a merger pursuant to which Georgia Heritage Federal Credit Union would be the surviving credit union. The merged credit union would give G.P.A. Credit Union members access to additional branches, services and resources to better serve the merged membership. Moreover, the merged credit union would have additional economies of scale and greater financial strength to continue to serve all of the merged credit union's members.

The proposed merger is subject to the approval of the Georgia Department of Banking and Finance, the National Credit Union Administration and the members of G.P.A. Credit Union. The proposed merger will have no effect on your membership, accounts, loans or other services with Georgia Heritage Federal Credit Union, but we wanted to notify you of this exciting opportunity to expand the size and scale of our Credit Union. We will keep you updated as our efforts progress.



TIPS TO PROTECT YOUR MOBILE DEVICE

For many, your mobile devices house some of your most personal data. Losing your device, whether to burglary or misplacement, could be catastrophic if you don't have the right safety measures in place. Consider these tips to secure your device, and your personal data!

- **Avoid public WI-FI** - It's easy to connect to public WI-FI when you're out and about, but doing so can leave your device vulnerable.
- **Stay abreast of common scams** - Scam artists try every method possible to lure victims into sending them money or giving them financial information. They even spoof* phone numbers to make calls appear more legitimate. Research common scams to stay alert and always verify authenticity of calls by hanging up on the caller and then phoning the spoofed company yourself to see if they reached out or if the call was indeed a scam.
- **Watch out for suspicious texts** - You may receive texts noting your account(s) have been compromised and prompting you to click a link. NEVER click on any suspicious link in a text or email. Remember, the credit union, and other legitimate financial institutions and companies will not ask for your personal data via this method.
- **Protect kids' devices** - Protect your children by closely monitoring their activities on smartphones and tablets. Research apps that can help you limit kids' exposure and/or assess online activity.

*A process where the caller makes the caller ID appear to be a legitimate/familiar phone number instead of showing the number they actually called from

Congratulations to the 2023 Scholarship Recipients!



John Thomas Gard First Place Recipient - \$2,000 Award

John Thomas Gard volunteers with various organizations including CURE, Cathies Gathering, Santa Run, Student Leadership and Orientation, and more. Gard has held varsity letters since his Freshman Year and holds multiple honors including Headmasters List and National Honor Society.



Kenzie Kurdys Second Place Recipient - \$1,500 Award

Kenzie Kurdys is a Junior Olympics Gymnast and ran Varsity Track. She volunteers with Oatland Island Wildlife Center, the Green Club, and more. Kurdys holds multiple honors including the Congress of Future Medical Leaders Award of Excellence, AP Scholar with Distinction, and U.S. Presidential Scholar Candidate.



GHFCU in the Community



Georgia Heritage
FEDERAL CREDIT UNION



GHFCU Celebrates Earth Day Savannah

On April 21, 2023, GHFCU sponsored and attended the Celebration for Earth Day hosted in Daffin Park themed as "The Future is Bright." The Credit Union hosted a table with a prize wheel including sunglasses and reusable totes, along with more information about what GHFCU does in the community.

GHFCU Celebrates Teacher Appreciation Week!

The credit union recently celebrated Teacher Appreciation Week by providing breakfast biscuits, drinks and pens to the 90 educators at Otis J Brock III Elementary School. We love our educators!



GHFCU Serves as Bronze Sponsor at Pooler Lions Club 8th Annual Chipping for Charity Tournament

The credit union union sponsored the Pooler Lions Club 8th Annual Chipping for Charity golf tournament to benefit their enrichment of the Coastal Empire on May 13th. The organization's 5 main initiatives include: Vision, Hunger, Environment, Childhood Cancer, and Diabetes. The credit union donated items to the golfers' goodie bags in addition to serving as a bronze level sponsor.

- Locations:**
- 1085 W. Lathrop Ave.
Savannah, GA 31415
 - 102 Park Ave.
Pooler, GA 31322
 - 200 Stephenson Ave.,
Suite 100
Savannah, GA 31405
 - 5745 Hwy. 21 South
Rincon, GA 31326



912.236.4400

www.gaheritagefcu.org



Smartline

912.233.6491 • 1.800.408.6466

Holidays - Branches closed:

Independence Day:
Tuesday, July 4, 2023

Staff Training Day:
(All branches close at 2:30p.m.)
Tuesday, July 11, 2023

Labor Day:
Monday, September 4, 2023

Member Only Deals

Enjoy Exclusive Savings Every Day



Love My Credit Union®
rewards

Get more from your credit union membership at
LoveMyCreditUnion.org



Federally insured by NCUA